

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor : Lisa Goldberg
Serial No. : 10/761,686
Filed : January 20, 2004
Art Unit : 4124
Confirmation Number : 3349
Examiner : Brian Fertig
Title : METHOD AND APPARATUS FOR AN
INCOMPLETE INFORMATION MODEL
OF CREDIT RISK
Attorney Docket No. : BARR0011

September 8, 2008

Mail Stop: RCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

PRELIMINARY AMENDMENT

Sir:

Applicant files this Preliminary Amendment to the Office Action dated July 11, 2008 for the above-identified patent application.

Applicant believes that a fee for filing the RCE is due with this Preliminary Amendment. However, the Commissioner is authorized to charge any additional fees or credit any overpayment to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22,862. Applicant considers this document to be filed in a timely manner.